

Pet Insurance Plan Options Comparison Chart

Determining the best pet insurance policy isn't just about coverage—it's about finding a plan that suits both your budget and your pet's needs. Options like [deductible amounts](#), reimbursement percentages, and annual limits can make a big difference in how much you ultimately pay out-of-pocket. Some providers even offer perks like wellness plans or more affordable [accident-only coverage](#), as well as the ability to [pay your vet directly](#). The table below lays out these essential details, so you can quickly compare policies and choose what works best for you. *Please note that plan options may vary depending on your pet's breed, age, and location.*

Company	Deductible ¹	Reimbursement ²	Limit ³	Wellness Plans	Accident-Only Plans	Nationwide	Avg Claim Processing	Vet Direct Pay
 PetsBest®	\$50-\$1,000	70%-90%	\$5,000-Unlimited	✓	✓	✓	10 Days	✓
 fetch	\$250-\$700	70%-90%	\$5,000-\$15,000	✓		✓	15 Days	
 healthypaws®	\$100-\$1,000	50%-90%	Unlimited			✓	2-15 Days	✓
 FIGO	\$100-\$750	70%-100%	\$5,000-Unlimited	✓		✓	3 Days	
 embrace	\$100-\$1,000	70%-90%	\$2,000-Unlimited	✓	✓	Unavailable in Maine	5 Days	
 Lemonade	\$100-\$750	60%-90%	\$5,000-\$100,000	✓		38 States & DC	2 Days	
 truapion®	\$0-\$1,000	50%-100%	Unlimited			✓	2 Days	✓
 AFC PET INSURANCE	\$100-\$1,000	70%-90%	\$2,500-Unlimited	✓	✓	✓	2 Days	
 ASPCA PET HEALTH INSURANCE	\$100-\$500	70%-90%	\$2,500-\$10,000	✓	✓	✓	15-30 Days	✓
 spot	\$100-\$1,000	70%-90%	\$2,500-Unlimited	✓	✓	✓	5-7 Days	
 Nationwide	\$250-\$1,000	50%-90%	Limited Per Condition-\$10,000	✓	✓	✓	10-14 Days	












¹Deductible: The amount you pay for vet treatment before your insurance kicks in, usually paid annually rather than per incident. However, read your policy, as this can vary.

²Reimbursement: The eligible percentage of a claim for repayment by the pet insurance company after paying the coinsurance.

³Payout Limit: The maximum amount a pet insurance company will reimburse during the policy period. A lower limit means you may be responsible for more costs if your pet needs expensive vet treatment.

Conditions & Treatment Comparison Chart

Most accident and illness pet insurance policies cover a broad range of conditions, as long as they are not pre-existing and do not show symptoms before or during the waiting period. Covered conditions typically include [cancer](#), hereditary disorders, [allergies](#), chronic conditions, cruciate ligament tears, [diabetes](#), urinary tract infections, arthritis, broken bones, and more. However, **AKC Pet Insurance is an exception**, requiring add-ons for hereditary, congenital, and chronic conditions. These policies also cover various diagnostics and treatments for eligible accidents and illnesses, including [X-rays](#), CT scans, [blood tests](#), [ultrasounds](#), emergency care, [MRIs](#), [surgery](#), hospitalization, and outpatient care. The table below highlights how different providers compare in covering specific conditions and treatment options.

Company	Hereditary & Chronic	Vet Exam Fees	Prescription Medication	Supplements	Prescription Food	Breeding	End of Life ⁴	Pre-Existing Conditions ⁵
 PetsBest®	✓	Plus Plan	✓				✓	Curable
 fetch	✓		✓	✓		Emergency C-Sections	Cremation	Curable
 healthypaws™	✓		✓					
 FIGO	✓	Vet Exam Fee Rider	✓			Complications		Curable
 embrace	✓	Exam Fees Rider	Prescription Drugs Rider					Curable
 Lemonade	✓	Vet Visit Fees Rider	✓				End of Life & Remembrance Rider	Curable
 truaplanet™	✓		✓	✓	50%	Breeder Support Program	Pet Owner Assistance Rider	Curable
 AKC PET INSURANCE	Hereditary Plus Rider	Exam Plus Rider	✓	✓		Breeding Coverage Rider	Support Plus Rider	✓
 ASPCA PET HEALTH INSURANCE	✓	✓	✓	✓	✓		✓	Curable
 spot	✓	✓	✓	✓	✓		✓	Curable
 Nationwide®	✓	✓	✓					

⁴End-of-life coverage can include euthanasia, cremation, burial, autopsy, memorial items, and more.

⁵Coverage for curable pre-existing conditions varies by provider. AKC Pet Insurance is the only provider to cover pre-existing conditions after 1 year of continuous coverage.

Dental Accidents & Illness Coverage Comparison














By age 3, up to 90% of dogs and cats develop [periodontal disease](#) (also referred to as gum disease), yet many pet insurance policies offer little to no coverage for treatment. Dental coverage options vary widely among providers, and for smaller breeds, cats, or dogs prone to dental issues, prioritizing this coverage can be crucial. The comparison table below highlights key differences in dental coverage among several pet insurance companies. For a more comprehensive look, be sure to check out my [detailed pet dental insurance guide](#).

Company	Maximum Teeth Cleaning Allowance (Wellness Plan)	Non-Routine Dental Care	Gum Disease	Extractions	Endodontic Disease	Developmental Abnormalities	Dental Trauma
PetsBest [®]	\$150	✓	✓	✓	Canines & Carnassials	Enrolled Before 6 Months	✓
fetch	\$125	✓	✓	✓	✓	✓	✓
healthypaws [®] <small>a Chubb Company</small>		✓		Accident Only			✓
FIGO	\$75	✓	✓	Accident Only	✓		✓
embrace	\$700	✓	✓	✓	✓	✓	✓
Lemonade	\$150	Dental Illness Rider	Dental Illness Rider	Accident Only	Dental Illness Rider		✓
trupanion [™] <small>Medical insurance for the life of your pet</small>		✓		✓	Canines & Carnassials	Enrolled Before 6 Months	✓
AIG PET INSURANCE	\$150	✓		Accident Only			✓
ASPCA [®] PET HEALTH INSURANCE	\$150	✓		✓			✓
spot	\$150	✓		✓			✓
Nationwide [®]	Not Included	✓		✓			

Therapy Coverage Comparison

Orthopedic conditions can impact dogs of all sizes. Labrador Retrievers, Rottweilers, and American Staffordshire Terriers are particularly prone to [cranial cruciate ligament \(CCL\) tears](#), while German Shepherds, French Bulldogs, and Dachshunds often encounter [IVDD \(intervertebral disc disease\)](#). Rehabilitation therapies, such as physical therapy and hydrotherapy, are commonly recommended treatments to help dogs recover strength and mobility following an orthopedic injury. Including coverage for alternative and complementary therapies ensures that recommended treatments, such as chiropractic care or laser therapy, are more affordable and accessible. The table below highlights the complementary and alternative therapy coverage offered by various policies. For treatments like therapeutic ultrasound, electrotherapy, and more, be sure to consult your policy or reach out to your provider to confirm what's included. For more information, my colleague has explored the nuances of [pet insurance coverage for both behavioral and physical therapy](#).

Company	Behavioral Therapy	Physical Therapy ⁶ , Hydrotherapy, Acupuncture & Chiropractic	Massage Therapy	Laser Therapy	Holistic Treatment ⁷
 PetsBest®	✓ ⁸	Elite Plan		Elite Plan	
 fetch	\$1,000 limit	✓	✓	✓	
 healthypaws™		✓	✓	✓	
 FIGO	\$500 limit	✓	✓		
 embrace	✓	✓		✓	
 Lemonade	Behavioral Conditions Rider - \$1,000 limit	Physical Therapy Rider		Physical Therapy Rider	
 trupanion™	✓	Recovery & Complementary Care Rider			Recovery & Complementary Care Rider ⁹
 AIG	\$1,000 limit	✓		✓	✓
 ASPCA	✓	✓	✓	✓	
 spot	✓	✓	✓	✓	
 Nationwide	✓	✓		✓	

⁶Physical therapy (physiotherapy) can include rehabilitation, therapeutic exercises, range-of-motion exercises, stretching, joint mobilization, gait training, and treadmill therapy, among other techniques.









⁷Holistic treatment includes but is not limited to herbal therapy, naturopathy, and homeopathy.

⁸Limited to vet consultations and medication.

⁹Trupanion's base policy includes herbal therapy, but the rider is required for homeopathy and naturopathy coverage.


Wellness Plans Comparison

Many pet owners are surprised to learn that standard pet insurance plans don't cover routine wellness visits or preventive services. A wellness plan isn't an insurance product; rather, it helps offset costs for [annual checkups](#), basic diagnostic tests (like blood work, fecal exams, and urinalysis), [heartworm prevention](#), [routine vaccinations](#), [dental cleanings](#), [spaying and neutering](#), and more. The table below compares wellness plans from different providers, outlining their costs, benefits, and the potential savings if you take advantage of all available services. For more details on what each plan includes, check out my comprehensive [guide to pet wellness plans](#).

Company	Plans	Monthly Premium	Total Annual Benefits	Total Annual Premium	TOTAL "SAVINGS"
	-EssentialWellness -BestWellness	\$14-\$21.75 \$26-\$32.58	\$305 \$535	\$168-\$261 \$312-\$390.96	\$44-\$137 \$144.04-\$223
	-Essentials -Advantage -Prime	Varies	\$315 \$520 \$735	N/A	N/A
	-Basic -Plus	\$9.50 \$16.50	\$135 \$250	\$114 \$198	\$21 \$52
	-\$300 -\$500 -\$700	\$22.92 \$39.58 \$56.25	\$300 \$500 \$700	\$275.04 \$474.96 \$675	\$24.96 \$25.04 \$25
	-Great For Dogs & Cats -Ideal For Dogs & Cats -Great For Puppies & Kittens	\$16 \$24.33 \$44	\$265 \$480 \$659	\$192 \$291.96 \$528	\$73 \$188.04 \$131
	-Defender -DefenderPlus	\$16 \$27	\$305 \$735	\$192 \$324	\$113 \$411
	-Basic -Prime	\$9.95 \$24.95	\$250 \$450	\$119.40 \$299.40	\$130.60 \$150.60
	-Gold -Platinum	\$9.95 \$24.95	\$250 \$450	\$119.40 \$299.40	\$130.60 \$150.60
	-\$450 -\$800	Varies	\$450 \$800	N/A	N/A

Waiting Periods¹⁰ Comparison

All pet insurers have waiting period requirements – the time between enrollment and when coverage kicks in. Companies generally have about a 14-day waiting period for illnesses and a 3-day waiting period for accidents. Additional waiting periods may exist for cranial cruciate ligament (CCL) surgery, hip dysplasia, and other orthopedic conditions. These waiting periods can last six or twelve months, so check these details closely before signing up. All major pet insurers have waiting periods, but you can learn more about [pet insurance without waiting periods](#).












Company	Illness	Accident	Cruciate Ligament	Hip Dysplasia	Wellness ¹¹	Other
 PetsBest®	14 Days	3 Days	6 Months	14 Days	0 Days	
 fetch	15 Days	15 Days	6 Months	6 Months	0 Days	
 healthypaws	15 Days	15 Days	15 Days	12 Months		
 FIGO	14 Days	1 Day	6 Months	6 Months	0 Days	Orthopedic Conditions - 6 Months
 embrace	14 Days	2 Days	6 Months	6 Months	0 Days	IVDD, Patellar Luxation - 6 Months
 Lemonade	14 Days	2 Days	6 Months	30 Days	0 Days	Orthopedic Conditions - 30 Days
 truaplan	30 Days	5 Days	30 Days	30 Days		
 AIG	14 Days	2 Days	180 Days	30 Days	0 Days	Alternative Therapies - 30 Days; IVDD - 180 Days
 ASPCA	14 Days	14 Days	14 Days	14 Days	0 Days	
 spot	14 Days	14 Days	14 Days	14 Days	0 Days	
 Nationwide	14 Days	14 Days	12 Months	14 Days	1 Day	

¹⁰States are gradually adopting a Model Law for pet insurance, aiming to standardize regulations, including uniform waiting periods. In California, Delaware, Louisiana, Maine, Mississippi, Nebraska, New Hampshire, Washington, Rhode Island, and Maryland, waiting periods are: Accidents (0 days), Illnesses (14 days), Cruciate Ligament Conditions (30 days), Routine Care (0 days).

¹¹Wellness coverage is not an insurance product and only applies if you purchase it as an add-on.

Age Limits Comparison

What are the age limits for pet insurance? The table below outlines age restrictions for some leading pet insurance companies. Once you've purchased and maintained a policy, these companies won't end coverage as your pet ages. Enrolling your dog in a pet insurance policy at a young age, ideally as a puppy, is a proactive and responsible step. It minimizes the risk of pre-existing conditions being excluded from your coverage, ensuring comprehensive protection for your furry friend.

Company	Minimum Enrollment Age	Maximum Enrollment Age
	7 Weeks	
	6 Weeks	
	8 Weeks	14 Years ¹²
	8 Weeks	
	6 Weeks	14 Years for Illness 5 Years in California
	8 Weeks	Depends on Breed ¹³
	Birth	14 Years
	Birth ¹⁴	9 Years for Illness 14 Years for Accident
	8 Weeks	
	8 Weeks	
	8 Weeks	10 Years for Illness






¹²Healthy Paws Plan Restrictions: In NY, enrollment must occur before the pet is 4 years old. If enrollment happens after the pet is 6 years old, there are plan restrictions and no coverage for hip dysplasia. (There is no age limitation for hip dysplasia coverage in MD.)

¹³Lemonade Plan Restrictions: Some breeds have specific age limitations for enrollment.

¹⁴AKC Pet Insurance: In NY, CA, FL, and WA pets must be at least 8 weeks old. Coverage can begin from birth in other states.

Pet Insurance Pros & Cons Comparison Chart

The table below highlights the most significant strengths and weaknesses, helping you understand the key differences between pet insurance providers.

Company	Pros	Cons
	<ul style="list-style-type: none"> - Accident-only plan available - No upper age limits 	<ul style="list-style-type: none"> - Claim processing averages 10 days
	<ul style="list-style-type: none"> - Coverage starts at 6 weeks old - \$1,000 annually in VirtualVet visit coverage 	<ul style="list-style-type: none"> - Accident waiting period is 15 days
	<ul style="list-style-type: none"> - Unlimited annual coverage for all plans - Claim processing averages 2-15 days 	<ul style="list-style-type: none"> - Limited plan customizations - No enrollment for pets older than 14yrs - No coverage for curable pre-existing conditions
	<ul style="list-style-type: none"> - 100% reimbursement option - Accident waiting period is 1 day 	<ul style="list-style-type: none"> - Vet exam fees are excluded without a plan upgrade
	<ul style="list-style-type: none"> - Behavioral therapies, alternative therapies, gum disease, tooth extractions, and endodontic disease are covered 	<ul style="list-style-type: none"> - No illness coverage for dogs older than 14yrs - Exam fees and Rx drugs are excluded without a plan upgrade
	<ul style="list-style-type: none"> - Claim processing averages 2 days 	<ul style="list-style-type: none"> - Only available in 38 states and Washington DC - Breed restrictions based on age
	<ul style="list-style-type: none"> - Vet Direct Pay allows payment during checkout - Breeder Support Program 	<ul style="list-style-type: none"> - No option for exam fee coverage - Illness waiting period is 30 days - No enrollment for pets older than 14yrs
	<ul style="list-style-type: none"> - Coverage for pre-existing conditions - Coverage as young as birth - Breeding Coverage Plan 	<ul style="list-style-type: none"> - Upper age limits - Must pay extra for hereditary and chronic condition coverage
	<ul style="list-style-type: none"> - Accident-only plan available - Behavioral therapies, alternative therapies, and exam fees are covered 	<ul style="list-style-type: none"> - Accident waiting period is 14 days - Claim processing averages 15-30 days
	<ul style="list-style-type: none"> - Accident-only plan available - Behavioral therapies, alternative therapies, and exam fees are covered 	<ul style="list-style-type: none"> - Accident waiting period is 14 days
	<ul style="list-style-type: none"> - Exotic pet insurance - Traditional and benefit schedule plans 	<ul style="list-style-type: none"> - Accident waiting period is 14 days - No enrollment for pets older than 10yrs - No coverage for curable pre-existing conditions